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United States Bankruptcy Court Northern District of Illinois			Voluntar	y Petition	
Name of Debtor (if individual, enter Last, First, I Link, William	Middle):	Name of Join Link, Jan	t Debtor (Spouse) (Last, First	t, Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): aka William C. Link	years	All Other Na	mes used by the Joint Debtor ied, maiden, and trade names		S
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 3594	ver I.D. (ITIN) No./Complete EIN	Last four digit (if more than o	s of Soc. Sec. or Individual-Tone, state all): 3466	Taxpayer I.D. (IT)	IN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 30 Oak Knoll Avenue Lake Villa, IL			s of Joint Debtor (No. and St noll Avenue a, IL	treet, City, and St	
	ZIPCODE 60046				ZIPCODE 60046
County of Residence or of the Principal Place of Lake	Business:	1	sidence or of the Principal Pl	ace of Business:	
Mailing Address of Debtor (if different from stre	et address):	Lake Mailing Addr	ress of Joint Debtor (if differen	ent from street ade	dress):
	ZIPCODE	<u> </u>  -			ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street address a	bove):			ZIPCODE
Type of Debtor	Nature of Business		Chapter of Par	nkruptcy Code U	
(Form of Organization) (Check one box)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check one box)  Health Care Business  Single Asset Real Estate as def 11 U.S.C. § 101 (51B)  Railroad  Stockbroker  Commodity Broker  Clearing Bank  Other  Tax-Exempt Entity (Check box, if applicated application of the United Code (the Internal Revenue)	y ble) anization d States	Chapter 9 Chapter 11 Chapter 12 Chapter 13	chapter 15 P Recognition Main Proceed Chapter 15 P Recognition Main Proceed Chapter 15 P Recognition Nonmain Pro Recognition Nonmain Pro Recognition Vonumer of Debts eck one box onsumer U.S.C. by an for a	one box) tetition for of a Foreign ding tetition for of a Foreign
Filing Fee (Check one b	ox)		cone box: Chapter 11 lebtor is a small business as de		C. § 101(51D)
☐ Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3A.  ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  ☐ Debtor is not a small business as defined in 11 U  Check if:  ☐ Debtor's aggregate noncontingent liquidated debtowed to insiders or affiliates) are less than \$2,190  Check all applicable boxes  ☐ A plan is being filed with this petition.  ☐ Acceptances of the plan were solicited prepetition more classes, in accordance with 11 U.S.C. § 11:				ots (excluding debts 10,000	
Statistical/Administrative Information  Debtor estimates that funds will be available for dist	tribution to uncoopered graditors				THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that runds will be available for distribution to unsecured creditors.		paid, there will be	e no funds available for		
Estimated Number of Creditors  1-49 50-99 100-199 200-999	1000- 5,001- 5000 10,000	10,001- 25,000	25,001- 50,001- 50,000 100,000	Over 100,000	
Estimated Assets  \$0 to \$50,001 to \$100,000 to \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,001 to \$500 to \$1 billion	More than \$1 billion	
Estimated Liabilities  \$0 to \$50,001 to \$100,001 to \$500,001 to \$100,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,001 to \$500 to \$1 billion	More than \$1 billion	

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Voluntary Petition  (This page must be completed and filed in every case)  DOCUMENT  Page 2 of 5/ Name of Debtor(s):  William Link & Janice K. Link				
	All Prior Bankruptcy Cases Filed Within Last 8 Years (	If more than two, attach additional sheet)		
Location Where Filed:	NONE	Case Number:	Date Filed:	
Location Where Filed:	N.A.	Case Number:	Date Filed:	
	nkruptcy Case Filed by any Spouse, Partner	•		
Name of Debtor:	NONE	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
10K and 10Q) with	Exhibit A  f debtor is required to file periodic reports (e.g., forms the Securities and Exchange Commission pursuant to of the Securities Exchange Act of 1934 and is requesting 11)	Exhib  (To be completed if del whose debts are primar  I, the attorney for the petitioner named in the fore the petitioner that [he or she] may proceed under States Code, and have explained the relief availat I further certify that I delivered to the debtor the relief available to the relief available to the relief available to the debtor the relief available to the relief availab	btor is an individual fily consumer debts) egoing petition, declare that I have informed chapter 7, 11, 12, or 13 of title 11, United ble under each such chapter.	
Exhibit A i	s attached and made a part of this petition.	XSignature of Attorney for Debtor(s)	Date	
Yes, and Exhibit C is attached and made a part of this petition.  No  Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:				
Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.  Information Regarding the Debtor - Venue				
(Check any applicable box)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.				
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
	Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)			
	Landlord has a judgment for possession of debtor's resid	lence. (If box checked, complete the following.		
	(Name of	landlord that obtained judgment)		
	(Address	of landlord)		
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.			
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).		

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Case 09-41700 Doc 1 Filed 11/03/09	
B1 (Official Form 1) (1/08) Document	Page 3 of 57 Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	William Link & Janice K. Link
Sign	natures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.	Signature of a Foreign Representative
If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only <b>one</b> box.)
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
<b>X</b> /s/ William Link	Pursuant to 11 U.S.C.\\$ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
Signature of Debtor	X
	(Signature of Foreign Representative)
X /s/ Janice K. Link	(g)
Signature of Joint Debtor	
	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	
November 3, 2009	(Date)
Date	(Date)
Signature of Attorney*  X /s/ James T. Magee	Signature of Non-Attorney Petition Preparer
Signature of Attorney for Debtor(s)  JAMES T. MAGEE 1729446  Printed Name of Attorney for Debtor(s)  Magee, Negele & Associates, P.C.  Firm Name  444 North Cedar Lake Road  Address  Round Lake, Illinois 60073	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
(847) 546-0055	Printed Name and title, if any, of Bankruptcy Petition Preparer
Telephone Number  November 3, 2009  Date  *In a case in which \$ 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petitic is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	x
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
X	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is
Printed Name of Authorized Individual	not an individual:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	conforming to the appropriate official form for each person.  A bankruptcy petition preparer's failure to comply with the provisions of title 11
Date	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B1 D (Official Form 1, Exhibit D) (12/08)

## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	William Link & Janice K. Link	Case No.
_	Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) – Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit
counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ William Link
WILLIAM LINK

Date: \_\_\_November 3, 2009

B1 D (Official Form 1, Exhibit D) (12/08)

## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	William Link & Janice K. Link	Case No.
_	Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) – Cont.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Joint Debtor: /s/ Janice K. Link

JANICE K. LINK

Date: \_\_\_\_November 3, 2009

**B6 Cover (Form 6 Cover) (12/07)** 

## FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	William Link & Janice K. Link	Case No.	
	Debtor	(If known)	

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Marital Residence	Joint Tenancy	J	450,000.00	396,243.00
30 Oak Knoll Drive Lake Villa, Illinois				
Rental Property 40 Oak Knoll Drive Lake Villa, Illinois	Joint Tenancy	J	150,000.00	155,408.00
			600,000.00	

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Desc Main

In re William Link & Janice K. Link

**Debtor** 

Case No. \_\_\_\_\_(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.     Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Deposits of Money (State Bank of the Lakes) Deposits of Money (Chase)	J J	1,000.00 440.00
Security deposits with public utilities, telephone companies, landlords, and others.     Household goods and furnishings, including audio, video, and computer equipment.      Books. Pictures and other art objects,	X	Couches, Chairs and Livingroom Furniture Televisions, DVD Player, Stereo and Lamps Bedroom Sets, Washer and Dryer Kitchen Utensils, Kitchen Table and Chairs Stove, Refrigerator, Microwave, Freezer and Dishwasher Books and Pictures	J J J J	800.00 665.00 1,700.00 120.00 275.00
antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel.  7. Furs and jewelry.	X	Jewelry	J	3,500.00
8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Camera and Home Computer  Cash Surrender Value in Life Insurance (Thrivent)  Cash Surrender Value in Life Insurance (Thrivent)	J H W	300.00 900.00 600.00
10. Annuities. Itemize and name each issuer.  11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X X			

Document

Page 11 of 57

In re	William	Link	&	Janice	K.	Link	

Debtor

Case No. \_\_ (If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

		(Continuation Sheet)		
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Thrivent Financial IRA Thrivent Financial Mutual Funds IRA Local 150 Pension (60% Vested) Midwest Operating Engineers Pension Thrivent Financial IRA	H H H H W	181,225.00 8,467.23 15,000.00 15,540.00 4,200.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Wm. Link Heavy Equipment Operator, LLC (Business Equipment Assets est. value of \$164,500 subject to secured & other business debt of \$191,500)	J	500.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.		US Savings Bonds (Series EE)	W	100.00
16. Accounts receivable.		Accounts Receivable: Larry Sharp (Deemed Uncollectable) (Corporate) Accounts Receivable: L. Smith Concrete (Corporate)	J	6,000.00 4,000.00
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

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In re William Link & Janice K. Link

Case No.	

**Debtor** 

(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Lexus (64,000 miles) 2008 Dodge Truck (36,000 miles) 2004 Eager Beaver Trailer 2001 International Dump Truck (200,000 miles) 1985 Mercedes Benz 330 (88,000 miles) 2007 Kaufman Trailer (Joint with LLC)	H H J H H	23,000.00 27,000.00 4,500.00 7,000.00 1,500.00 4,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
	<u> </u>	0 continuation sheets attached Tot	 a1	\$ 312,982.23

Doc 1

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In re	William	Link	& Janice	K.	Link

Case No. \_\_

**Debtor** 

(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor c	laims the	exemptions	to whic	h debtor	is entitled	l under:
(Check o	ne box)					

11 U.S.C. § 522(b)(2)
11 U.S.C. 8 522(b)(3)

 $\hfill\Box$  Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Marital Residence	735 ILCS 5/12-901 735 ILCS 5/12-901	15,000.00 15,000.00	450,000.00
Rental Property	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	0.00 0.00	150,000.00
Couches, Chairs and Livingroom Furniture	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	0.00 300.00	800.00
Televisions, DVD Player, Stereo and Lamps	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	0.00 300.00	665.00
Bedroom Sets, Washer and Dryer	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	0.00 850.00	1,700.00
Kitchen Utensils, Kitchen Table and Chairs	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	0.00 60.00	120.00
Stove, Refrigerator, Microwave, Freezer and Dishwasher	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	0.00 125.00	275.00
Books and Pictures	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	0.00 75.00	150.00
Jewelry	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	0.00 1,070.00	3,500.00
Camera and Home Computer	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	0.00 150.00	300.00
Cash Surrender Value in Life Insurance (Thrivent)	735 ILCS 5/12-1001(f)	900.00	900.00
Cash Surrender Value in Life Insurance (Thrivent)	735 ILCS 5/12-1001(f)	600.00	600.00
Thrivent Financial IRA	735 ILCS 5/12-1006	181,225.00	181,225.00

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In re William Link & Janice K. Link

Case No. \_

Debtor

(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Page)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Thrivent Financial Mutual Funds IRA	735 ILCS 5/12-1006	8,467.23	8,467.23
Local 150 Pension (60% Vested)	735 ILCS 5/12-1006	15,000.00	15,000.00
Wm. Link Heavy Equipment Operator, LLC	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	250.00 250.00	500.00
Midwest Operating Engineers Pension	735 ILCS 5/12-1006	15,540.00	15,540.00
US Savings Bonds (Series EE)	735 ILCS 5/12-1001(b)	100.00	100.00
Accounts Receivable: Larry Sharp (Deemed Uncollectable) (Corporate)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	0.00 0.00	6,000.00
2004 Lexus (64,000 miles)	735 ILCS 5/12-1001(b)	0.00	23,000.00
2008 Dodge Truck (36,000 miles)	735 ILCS 5/12-1001(b)	0.00	27,000.00
Deposits of Money (State Bank of the Lakes)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	500.00 500.00	1,000.00
Deposits of Money (Chase)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	220.00 220.00	440.00
Thrivent Financial IRA	735 ILCS 5/12-1006	4,200.00	4,200.00
Accounts Receivable: L. Smith Concrete (Corporate)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	0.00 0.00	4,000.00
2004 Eager Beaver Trailer	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	2,500.00 0.00	4,500.00
2001 International Dump Truck (200,000 miles)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(c)	530.00 2,400.00	7,000.00
1985 Mercedes Benz 330 (88,000 miles)	735 ILCS 5/12-1001(b)	0.00	1,500.00

Document

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In re William Link & Janice K. Link

Case No. \_

Debtor

(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Page)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2007 Kaufman Trailer (Joint with LLC)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	0.00 0.00	4,500.00

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B6D (Official Form 6D) (12/07)

In re _	William Link & Janice K. Link	<b></b> ,	Case No.	
	Debtor	<del></del>	(If known)	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0735								
ABN Amro Mortgage Group P. O. Box 79022 MS322 St. Louis, MO 63179		J					Notice Only	Notice Only
	┸		VALUE \$ 0.00					
ACCOUNT NO. 0137	╛		Lien: Second Mortgage Security: 30 Oak Knoll Avenue, Lake Villa,					
Associated Bank Corp 1305 Main Street Stevens Point, WI 54481		J	(Approx. 90% used for business purposes and also secured by business assets.)				193,730.00	0.00
			VALUE \$ 450,000.00					
ACCOUNT NO. 9004			Lien: Mortgage on Rental Property					4,668.00
Associated Bank Corp 1305 Main Street Stevens Point, WI 54481		J	Security: 40 Oak Knoll Drive, Lake Villa, Illinois				154,668.00	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
			VALUE \$ 150,000.00					
_2continuation sheets attached			(Total o	Sub	tota	l≯	\$ 348,398.00	\$ 4,668.00
			(Total o	ստ [	ıs pa Fotal	ige)	\$	\$

(Report also on (If applicable, reposition (Report also on Statistical Summary of Schedules) also on Statistical

(Use only on last page)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6D (Official Form 6D) (12/07) - Cont.

In re	William Link & Janice K. Link	Case No.	
	Debtor		(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 4811  Chase P. O. Box 77279  Houston, TX 77279		J	Lien: Third Mortgage Security: 30 Oak Knoll Avenue, Lake Villa, Illinois (100% Used for Business)				67,363.00	0.00
ACCOUNT NO. 4811  Chase Manhatten Attn: Bankruptcy Dept P. O. Box 100018 Kennesaw, GA 30156		J	VALUE \$ 0.00				Notice Only	Notice Only
ACCOUNT NO. 8730  Chrysler Credit P. O. Box 8065  Royal Oak, MI 48068	•	Н	VALUE \$ 0.00	•			Notice Only	Notice Only
ACCOUNT NO. 8730  Chrysler Financial 27777 Franklin Road Southfield, MI 48034		Н	Lien: Automobile Loan Security: 2008 Dodge Truck (Used for Business)  VALUE \$ 27,000.00				27,539.00	539.00
ACCOUNT NO.0735  CitiMortgage, Inc. P. O. Box 183040 Columbus, OH 43218		J	Lien: First Mortgage Security: 30 Oak Knoll Avenue, Lake Villa, Illinois  VALUE \$ 450,000.00				135,150.00	0.00
Sheet no. 1_ of 2_continuation sheets attached t Schedule of Creditors Holding Secured Claims	o		, , , , , , , , , , , , , , , , , , ,	thi T	otal	gg) (s)	\$ 230,052.00 \$	\$

(Report also on

(If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6D (Official Form 6D) (12/07) - Cont.

In re _	William Link & Janice K. Link	_, Case No	
	Debtor		(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0001			Lien: Automobile Loan					904.00
Toyota Motor Credit P. O. Box 8026 Cedar Rapids, IA 52408-8026		Н	Security: 2004 Lexus				23,904.00	
			VALUE \$ 23,000.00					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.	•							
			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
Sheet no. $\frac{2}{}$ of $\frac{2}{}$ continuation sheets attached to Schedule of Creditors Holding Secured Claims	0		Su (Total(s) c	btot of thi	al (s s pa otal	ge)	\$ 23,904.00	\$ 904.00

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(Report also on (If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related

Data.)

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**B6E (Official Form 6E) (12/07)** 

In reWilliam Link & Jamee K. Link	_, Case No
Debtor	(1f known)
SCHEDULE E - CREDITORS HOLDING	
A complete list of claims entitled to priority, listed separately by type unsecured claims entitled to priority should be listed in this schedule. In the address, including zip code, and last four digits of the account number, if a property of the debtor, as of the date of the filing of the petition. Use a separate type of priority.	ny, of all entities holding priority claims against the debtor or the
The complete account number of any account the debtor has with the debtor chooses to do so. If a minor child is a creditor, state the child's i "A.B., a minor child, by John Doe, guardian." Do not disclose the child's na	
If any entity other than a spouse in a joint case may be jointly liable entity on the appropriate schedule of creditors, and complete Schedule H-C both of them or the marital community may be liable on each claim by plaction, or Community." If the claim is contingent, place an "X" in the column in the column labeled "Unliquidated." If the claim is disputed, place an "X" more than one of these three columns.)	cing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, an labeled "Contingent." If the claim is unliquidated, place an "X"
Report the total of claims listed on each sheet in the box labeled "Schedule E in the box labeled "Total" on the last sheet of the completed scl	
Report the total of amounts entitled to priority listed on each sheamounts entitled to priority listed on this Schedule E in the box labeled "To primarily consumer debts report this total also on the Statistical Summary of	
Report the total of amounts <u>not</u> entitled to priority listed on each amounts not entitled to priority listed on this Schedule E in the box labeled with primarily consumer debts report this total also on the Statistical Summ Data.	
Check this box if debtor has no creditors holding unsecured priority cla	aims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below i	f claims in that category are listed on the attached sheets)

#### Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

## **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

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In r	William Link & Janice K. Link	, Case No.
	Debtor	(if known)
C	ertain farmers and fishermen	
Clair	ns of certain farmers and fishermen, up to \$5,400* per farmer or fishern	nan, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
_		
D	eposits by individuals	
	ns of individuals up to \$2,425* for deposits for the purchase, lease, or recent delivered or provided. 11 U.S.C. § 507(a)(7).	ental of property or services for personal, family, or household use,
□ Та	axes and Certain Other Debts Owed to Governmental Units	
Tax	es, customs duties, and penalties owing to federal, state, and local govern	nmental units as set forth in 11 U.S.C. § 507(a)(8).
C	ommitments to Maintain the Capital of an Insured Depository Instit	ution
Governo	ns based on commitments to the FDIC, RTC, Director of the Office of Trs of the Federal Reserve System, or their predecessors or successors, to 507 (a)(9).	
	aims for Death or Personal Injury While Debtor Was Intoxicated	
	ims for death or personal injury resulting from the operation of a motor drug, or another substance. 11 U.S.C. § 507(a)(10).	wehicle or vessel while the debtor was intoxicated from using
* Amou	nts are subject to adjustment on April 1, 2010, and every three years the ent.	reafter with respect to cases commenced on or after the date of

0

\_ continuation sheets attached

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B6F (Official Form 6F) (12/07)

In re	William Link & Janice K. Link	, Case No
	Debtor	(If known)

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6437  Advocate Condell Medical 810 East Park Suite 132 Libertyville, IL 60048		J	Balance on Account				3,768.79
ACCOUNT NO. 1005  American Express 3200 Commerce Parkway MD1901-06 Merrimar, FL 33025	X	J	Balance on Business Account				7,593.62
ACCOUNT NO.  Associated Bank 1305 Main Street Stevens Point, WI 54481		J	Balance on Business Account Secured by Business Vehicles & Equipment				56,500.00
ACCOUNT NO. 3696 Associated Bank 1305 Main Street Stevens Point, WI 54481		J	Balance on Business Account (Secured by Business Equipment)				756.22
continuation sheets attached	-	ľ	L	Subt	otal	>	\$ 68,618.63
				Т	otal	>	\$

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B6F (Official Form 6F) (12/07) - Cont.

In re _	William Link & Janice K. Link	 Case No		
	Debtor		(If known)	

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7837  Associated Bank 1305 Main Street Stevens Point, WI 54481		J	Balance on Business Account (Secured by Business Equipment)				749.96
ACCOUNT NO. 3556  Bank of America 4060 Ogletown/stan Newark, DE 19713		Н	Balance on Business Account				15,127.00
ACCOUNT NO. 0019  Bank Of America P. O. Box 84006  Columbus, GA 31908		W	Balance on Account				818.00
ACCOUNT NO. 2035  BP Oil / Citibank  Attn: Centralized Bankruptcy P. O. Box 20507  Kansas City, MO 64195		Н					Notice Only
ACCOUNT NO. 0001  CBC/AES/NCT 1200 North 7th Street Harrisburg, PA 17102		W	Student Loan				22,237.00
Sheet no. 1 of 10 continuation sheets at to Schedule of Creditors Holding Unsecured	tached			Sub	tota	l <b>&gt;</b>	\$ 38,931.96

Nonpriority Claims

Total➤ \$

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B6F (Official Form 6F) (12/07) - Cont.

In re _	William Link & Janice K. Link	 Case No		
	Debtor		(If known)	

# SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9794  Chase 800 Brooksedge Blvd Westerville, OH 43081		W	Balance on Business Account				16,233.00
Chase Bankruptcy Correspondence P. O. Box 15298 Wilmington, DE 19850		Н	Balance on Business Account				16,886.00
ACCOUNT NO. 0257  Chase / BP 800 Brooksedge Blvd Westerville, OH 43081		Н	Balance on Business Account				103.00
ACCOUNT NO. 2570  Citgo Oil / Citibank Attn: Centralized Bankruptcy P. O. Box 20507 Kansas City, MO 64195		Н					Notice Only
ACCOUNT NO. 2570  Citgo/Citibank P. O. Box 6497  Sioux Falls, SD 57117		Н	Balance on Business Account				1,149.00
Sheet no. 2 of 10 continuation sheets a to Schedule of Creditors Holding Unsecured	ttached			Sub	tota	l <b>&gt;</b>	\$ 34,371.00

Sheet no. 2 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

ubtotal ➤ \$ 34,371.00

Total ➤ \$

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B6F (Official Form 6F) (12/07) - Cont.

In re _	William Link & Janice K. Link	 Case No		
	Debtor		(If known)	

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

ACCOUNT NO. 5159  Citibank P. O.o Box 6241 Sioux Falls, SD 57117  ACCOUNT NO. 2035  Citibank / BP Oil P. O. Box 6497 Sioux Falls, SD 57117  H  Balance on Business Account  H  Balance on Business Account  W  Balance on Business Account  H  ACCOUNT NO. 7957  Citibank USA Attn.: Centralized Bankruptcy P. O. Box 20507 Kansas City, MO 64195  ACCOUNT NO. 6825  Citibank/The Home Depot 7920 NW 110th Street Kansas City, MO 64153  ACCOUNT NO. 2559  Exxon Mobile /Citibank	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Citibank / BP Oil P. O. Box 6497 Sioux Falls, SD 57117  ACCOUNT NO. 7957 Citibank USA Attn.: Centralized Bankruptcy P. O. Box 20507 Kansas City, MO 64195  ACCOUNT NO. 6825 Citibank/The Home Depot 7920 NW 110th Street Kansas City, MO 64153  ACCOUNT NO. 2559 Exxon Mobile /Citibank				5,116.00
Citibank USA Attn.: Centralized Bankruptcy P. O. Box 20507 Kansas City, MO 64195  ACCOUNT NO. 6825  Citibank/The Home Depot 7920 NW 110th Street Kansas City, MO 64153  ACCOUNT NO. 2559  Exxon Mobile /Citibank				539.00
Citibank/The Home Depot 7920 NW 110th Street Kansas City, MO 64153  ACCOUNT NO. 2559  Exxon Mobile /Citibank				Notice Only
Exxon Mobile /Citibank				6,215.03
Attn.: Centralized Bankruptcy P. O. Box 20507 Kansas City, MO 64195				Notice Only

Sheet no. <u>3</u> of <u>10</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Total ➤ \$ 11,8

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B6F (Official Form 6F) (12/07) - Cont.

In re _	William Link & Janice K. Link	 , Case No		
	Debtor		(If known)	

# SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9526  Exxon Mobile/Citibank Attn.: Centralized Bankruptcy P. O. Box 20507 Kansas City, MO 64195		Н					Notice Only
ACCOUNT NO. 9526  Exxon Mobile/Citibank P. O. Box 6497 Sioux Falls, SD 57117		Н	Balance on Business Account				1,141.00
ACCOUNT NO. 2559  Exxon Mobile/Citibank P. O. Box 6497 Sioux Falls, SD 57117		W	Balance on Business Account				1,126.00
ACCOUNT NO. 6943  Fia Csna P. O. Box 17054  Wilmington, DE 19850		Н	Balance on Business Account				17,480.00
ACCOUNT NO. 8593  Fia Csna P. O. Box 17054  Wilmington, DE 19850		W	Balance on Business Account				8,669.00
Sheet no. 4 of 10 continuation sheets at to Schedule of Creditors Holding Unsecured	tached			Sub	tota	<b>_</b>   <b>≻</b>	\$ 28,416.00

Sheet no. 4 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Total ➤ \$

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B6F (Official Form 6F) (12/07) - Cont.

In re _	William Link & Janice K. Link		Case No.		
	Debtor	,		(If known)	

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6943  Fia Csna P. O. Box 26012  NC4-105-02-77  Greensboro, NC 27410		Н					Notice Only
ACCOUNT NO. 0366  Gazz Group, SC P. O. Box 8031  Appleton, WI 65912		J	Balance on Account				1,560.00
ACCOUNT NO. 4346  GEMB/Lowes P. O. Box 981400 El Paso, TX 79998		Н	Balance on Account				150.00
GEMB/Sams Club Attention: Bankruptcy P. O. Box 103106 Roswell, GA 30076		W					Notice Only
ACCOUNT NO. 9716  GEMB/Sams Club P. O. Box 981400 El Paso, TX 79998		w	Balance on Account				489.00

Sheet no. <u>5</u> of <u>10</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

tabtotal > \$ 2,199.0 Total > \$

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Link & Janice K. Link	<u>-</u>	Case No.	
	Debtor			(If known)

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3966  GEMB/Sams Club P. O. Box 981416 El Paso, TX 79998		W	Balance on Account				1,075.00
ACCOUNT NO. 8472  HSBC / Menards Bankruptcy Department P. O. Box 3425 Buffalo, NY 14240-9733		Н	Balance on Business Account				4,288.16
ACCOUNT NO. 8472 HSBC/Menards 90 Christiana Road New Castle, DE 19720		Н	Balance on Business Account				4,187.00
ACCOUNT NO. 7792  IHC - Libertyville Emergency Phys 111 East Wisconsin Avenue Suite 2000 Milwaukee, WI 53202		J	Balance on Account				560.00
ACCOUNT NO. 8452  Kohls/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		W	Balance on Account				839.00

to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal ➤ \$ 10,94

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B6F (Official Form 6F) (12/07) - Cont.

In re _	William Link & Janice K. Link	 Case No		
	Debtor		(If known)	

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9956  Kubota Credit Corporation P. O. Box 0559  Carol Stream, IL 60132-0559		J	Balance on Business Account (Secured by Business Equipment)				94.92
ACCOUNT NO. 3784  Laboratory Corp of America P. O. Box 2240  Burlington, NC 27216-2240		J	Balance on Account				308.00
ACCOUNT NO.  Lake County Radiology Assoc. 36104 Treasury Ctr Chicago, IL 60694-6100		J	Balance on Account				10.72
ACCOUNT NO. 4073  Lowes / MBGA Attn: Bankruptcy Dept P. O. Box 103106 Roswell, GA 30076		Н					Notice Only
ACCOUNT NO. 7575  Midwest Diagnostic Pathology 75 Remittance Drive Suite 3070 Chicago, IL 60675-3070		J	Balance on Account				372.00
Sheet no. 7 of 10 continuation sheets att to Schedule of Creditors Holding Unsecured	ached			Sub	tota	ı>	\$ 785.64

Sheet no. 7 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Total > \$

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B6F (Official Form 6F) (12/07) - Cont.

In re _	William Link & Janice K. Link	 Case No		
	Debtor		(If known)	

# SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0589  National City P. O. Box 2349  Kalamazoo, MI 49003-2349		W	Balance on Business Account				1,399.54
ACCOUNT NO. 0022  Reema Sanghvi, MD P. O. Box 25033 Santa Ana, CA 92799-5033		J	Balance on Account				1,166.00
ACCOUNT NO. 0829 Sallie Mae 1002 Arthur Drive Lynn Haven, FL 32444		W	Student Loan				16,809.00
ACCOUNT NO. 5804  Sams Club Attn: Bankruptcy Dept P. O. Box 103104 Roswell, GA 30076		W					Notice Only
ACCOUNT NO. 8271  Shell Oil / Citibank  Attn.: Centralized Bankruptcy P. O. Box 20507  Kansas City, MO 64195		W					Notice Only
Sheet no. 8 of 10 continuation sheets at to Schedule of Creditors Holding Unsecured	tached			Sub	tota	ı <b>&gt;</b>	\$ 19,374.54

to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$

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B6F (Official Form 6F) (12/07) - Cont.

In re _	William Link & Janice K. Link	,	Case No.		
	Dobtor	,		(If known)	

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8271  Shell/Citibank P. O. Box 6497 Sioux Falls, SD 57117		W	Balance on Business Account				1,048.00
ACCOUNT NO. 3636  Spine Neurosurgery Institute of NE Wisconsin 835 South Main Street Oconto Falls, WI 54154		J	Balance on Account				1,011.66
ACCOUNT NO. 6423  State Bank of the Lakes 440 Lake Street Antioch, IL 60002		J	Balance on Business Loan (Secured by Corp. Assets & Corp \$100,000 CD)				83,088.00
ACCOUNT NO. 7957  The Home Depot/Citibank P. O. Box 6497 Sioux Falls, SD 57117		W	Balance on Business Account				1,188.00
ACCOUNT NO. 8472  US Bank Attn: Bankruptcy Dept P. O. Box 5229 Cincinnati, OH 45201		Н					Notice Only
Sheet no. 9 of 10 continuation sheets at to Schedule of Creditors Holding Unsecured	tached	l		Sub	tota	<b>≻</b>	\$ 86,335.66

Sheet no. 9 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

ubtotal➤ \$
Total ➤ \$

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B6F (Official Form 6F) (12/07) - Cont.

In re _	William Link & Janice K. Link	 Case No		
	Debtor		(If known)	

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1367 WFNB / HOBO 800 Walnut Street Des Moines, IA 50309		Н	Balance on Account				1,276.00
ACCOUNT NO. 3573  Zale/Citibank Attn.: Centralized Bankruptcy P. O. Box 20507 Kansas City, MO 64195		W					Notice Only
ACCOUNT NO. 3573  Zales/Citibank P. O. Box 6497 Sioux Falls, SD 57117	•	W	Balance on Account				127.00
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. 10 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 1,403.00 Total ➤ \$ 303,254.62

Case 09-41700 B6G (Official Form 6G) (12/07)	Doc 1	Filed 11/03/09
BoG (Official Form 6G) (12/07)		Document

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In re	William Link & Janice K. Link	Case No.	
	Debtor		(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Tenant Lake Villa, Illinois	New Lease Pending 40 Oakknoll Drive Lake Villa, Illinois

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In re	William Link & Janice K. Link	Case No.	
_	Debtor	_	(if known)

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
JDK Interiors	American Express 3200 Commerce Parkway MD1901-06 Merrimar, FL 33025

RELATIONSHIP(S): No dependents

DEBTOR

Debtor's Marital

**Employment:** 

Status:

Married

Document

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DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S):

**SPOUSE** 

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

William Link & Janice K. Link Case Debtor (if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Occupation	Heavy Equipment Operator	Secretary					
Name of Employer Wm. Link Heavy Equip. Oper. LLC V			Wm. Link Heavy Equip. Oper. LLC				
How long employed	ng employed 20 Years 20 Years						
Address of Employer	30 Oak Knoll Drive	30 Oak Knoll Drive					
	Lake Villa, Illinois 60046	Lake Villa, I	llinois 6	nois 60046			
INCOME: (Estimate of aver	rage or projected monthly income at time case filed)		DE	BTOR	SI	POUSE	
1. Monthly gross wages, sa (Prorate if not paid mo	•		\$	0.00	\$	0.00	
2. Estimated monthly overt			\$	0.00	\$	0.00	
3. SUBTOTAL			\$	0.00	\$	0.00	
4. LESS PAYROLL DEDU	CTIONS						
<ul><li>a. Payroll taxes and so</li><li>b. Insurance</li><li>c. Union Dues</li><li>d. Other (Specify:</li></ul>	cial security	)	\$ \$ \$	0.00 0.00 0.00 0.00	\$ \$ \$ \$	0.00 0.00 0.00 0.00	
5. SUBTOTAL OF PAYRO	OLL DEDUCTIONS		\$	0.00	\$	0.00	
6 TOTAL NET MONTHL	Y TAKE HOME PAY		\$	0.00	\$	0.00	
7. Regular income from op (Attach detailed statement)	eration of business or profession or farm		\$	0.00	\$	0.00	
8. Income from real proper			\$	1,400.00	\$	0.00	
9. Interest and dividends	-9		\$	0.00	\$	0.00	
10. Alimony, maintenance debtor's use or that of de	e or support payments payable to the debtor for the ependents listed above.		\$	0.00	\$	0.00	
11. Social security or other (Specify) (D)Unemplo	government assistance syment Compensation (S)Unemployment Compens	ation	\$	1,462.00	\$	576.00	
12. Pension or retirement in	ncome		\$	0.00	\$	0.00	
13. Other monthly income_			\$	0.00	\$	0.00	
(Specify)			\$	0.00	\$	0.00	
14. SUBTOTAL OF LINES	S 7 THROUGH 13		\$	2,862.00	\$	576.00	
15. AVERAGE MONTHLY	Y INCOME (Add amounts shown on Lines 6 and 14)		\$	2,862.00	\$	576.00	
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)			\$3,438.00_				

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Business is not likely to generate cash for income to Debtor sooner than late Spring & Summer of 2010; Company pays \$400 & Tenant \$1,000 (Present tenant leaving & new lease pending).

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Docum	ieni Page 35 01 57
In re William Link & Janice K. Link	Case No
Debtor	(if known)
SCHEDULE J - CURRENT EXP	ENDITURES OF INDIVIDUAL DEBTOR(S)
	projected monthly expenses of the debtor and the debtor's family at time case nually, or annually to show monthly rate. The average monthly expenses come allowed on Form 22A or 22C.
Check this box if a joint petition is filed and debtor's spoul labeled "Spouse."	ise maintains a separate household. Complete a separate schedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile	home) \$1,354.00
a. Are real estate taxes included? Yes	No
b. Is property insurance included? Yes _	
2. Utilities: a. Electricity and heating fuel	\$300.00
b. Water and sewer	\$50.00
c. Telephone	\$60.00
d. Other <u>Cable/Internet/Water &amp; Sewer</u>	\$\$
3. Home maintenance (repairs and upkeep)	\$20.00
4. Food	\$500.00
5. Clothing	\$20.00
6. Laundry and dry cleaning	\$0.00
7. Medical and dental expenses	\$200.00
8. Transportation (not including car payments)	\$400.00
9. Recreation, clubs and entertainment, newspapers, magazines, et	c. \$0.00
10.Charitable contributions	\$0.00
11.Insurance (not deducted from wages or included in home mortg	gage payments)
a. Homeowner's or renter's	\$0,00
b. Life	\$120.00
c. Health	\$0.00
d.Auto	\$130.00
e. Other	\$\$
12.Taxes (not deducted from wages or included in home mortgage	
(Specify) Real Estate Taxes (Rental Property)	\$\$10.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not	
a. Auto	\$0.00
b. Other	\$
c. Other 2nd, 3rd & Rental Property Mortgages	\$\$\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at yo	
16. Regular expenses from operation of business, profession, or fa	
17. Other Bankruptcy Attorneys Fees	\$\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Repo	
if applicable, on the Statistical Summary of Certain Liabilities and	

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

Debtor may use exempt retirement funds (subject to tax penalty) to meet expenses and will otherwise seek deferral, renegotiation of secured debt or surrender secured property as necessary.

20	ST	ATEN	<b>JENT</b>	OF I	MONTHI	Y NET	INCOME

EMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule	(Includes spouse income of \$576.00. See Schedule I)	\$ 3,438.00
b. Average monthly expenses from Line 18 above		\$ 6,285.00
c. Monthly net income (a. minus b.)	(Net includes Debtor/Spouse combined Amounts)	\$ -2,847.00

B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court

Northern District of Illinois

In re	William Link & Janice K. Link	Case No.			
	Debtor				
		Chapter 7			

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

#### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 600,000.00		
B – Personal Property	YES	3	\$ 312,982.23		
C – Property Claimed as exempt	YES	3			
D – Creditors Holding Secured Claims	YES	3		\$ 602,354.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	11		\$ 303,254.62	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,438.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 6,285.00
TOTAL		27	\$ 912,982.23	\$ 905,608.62	

# Official Suppose States 11/03/09 Entered 11/03/09 13:45:08 Desc Main United States Barry Court Northern District of Illinois

In re	William Link & Janice K. Link	Case No
	Debtor	
		Chapter 7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amou	ınt
Domestic Support Obligations (from Schedule E)	\$	N.A.
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	N.A.
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	N.A.
Student Loan Obligations (from Schedule F)	\$	N.A.
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	N.A.
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	N.A.
TOTAL	\$	N.A.

#### **State the Following:**

Average Income (from Schedule I, Line 16)	\$ N.A.
Average Expenses (from Schedule J, Line 18)	\$ N.A.
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ N.A.

#### **State the Following:**

State the Lond wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ N.A.
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ N.A.	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ N.A.
4. Total from Schedule F		\$ N.A.
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ N.A.

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William Link & Janice K. Link

In re	
	Debtor

Bankruptcy2009 @1991-2009, New Hope Software, Inc., ver. 4.5.0-743 - 32262 - Adobe PDF

Case No. \_\_ (If known)

DECLARATION CO	ONCERNING DE	EBTOR'S SCHEDULES
DECLARATION UNDE	ER PENALTY OF PERJURY	BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have re are true and correct to the best of my knowledge, information	ad the foregoing summary and tion, and belief.	schedules, consisting of sheets, and that they
Date November 3, 2009	Signature:	/s/ William Link
	Signature .	Debtor:
Date November 3, 2009	Signature:	/s/ Janice K. Link
	Signature:	(Joint Debtor, if any)
	[If join	t case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NO	N-ATTORNEY BANKRUPTCY I	PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of t 110(h) and 342(b); and, (3) if rules or guidelines have been by bankruptcy petition preparers, I have given the debtor no accepting any fee from the debtor, as required by that section	promulgated pursuant to 11 U. tice of the maximum amount b	S.C. § 110 setting a maximum fee for services chargeable
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer		ial Security No.  1 by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name,	title (if any), address, and social sec	rurity number of the officer, principal, responsible person, or partne
who signs this document.		
Address		
X		
Signature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers of all other individuals who prepare	ed or assisted in preparing this docum	ent, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach additional signe	ed sheets conforming to the appropri	ate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 18 U.S.C. § 156.		
DECLARATION UNDER PENALTY OF P	PERJURY ON BEHALF OF	A CORPORATION OR PARTNERSHIP
I, the [the pi	resident or other officer or an a	uthorized agent of the corporation or a member
or an authorized agent of the partnership ] of thein this case, declare under penalty of perjury that I have read		
shown on summary page plus 1), and that they are true and c		
Date	Signature:	
	[Prin	t or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partne	ership or corporation must indicate	position or relationship to debtor.]

## Case 09-41700

#### Doc 1 Filed 11/03/09 Entered 11/03/09 13:45:08 Desc Main UNITED STATES BANKRUFTCY COURT

Northern District of Illinois

In Re William Link & Janice K. Link Case No. \_ (if known)

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or selfemployed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2009(db) \$21,000.00	Employment/Operation of Business
2008(db) \$38,000.00	Employment/Operation of Business
2007(db) \$55,000.00	Employment/Operation of Business
2009(jdb) \$11,000.00	Employment
2008(jdb) \$18,636.00	Employment
2007(jdb) \$18,000.00	Employment

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2009 (db)	\$ 2,720.00	Unemployment Compensation
2008(db)	\$274,000.	IRA Distribution and Inheritance
2009(jdb)	\$ 1,072.00	Unemployment Compensation
2007(jdb)	\$ 4,186.00	Gambling Winnings

None

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Current monthly mortgage and car payments

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

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None

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c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS**  AMOUNT PAID

AMOUNT STILL **OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None M

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None  $\boxtimes$ 

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE** 

DESCRIPTION AND VALUE OF PROPERTY

Repossessions, foreclosures and returns

None

M

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR **DESCRIPTION AND** VALUE OF PROPERTY

James T. Magee \$3,000.00 Payor: Debtors

Magee, Negele & Associates, P.C.

444 North Cedar Lake Road Round Lake, Illinois 60073

#### 10. Other transfers

None M

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND DESCRIPTION AND ADDRESS OF OWNER VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

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If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL LAW

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice. None  $\boxtimes$ SITE NAME NAME AND ADDRESS DATE OF **ENVIRONMENTAL** AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit None that is or was a party to the proceeding, and the docket number. X NAME AND ADDRESS DOCKET NUMBER STATUS OR DISPOSITION OF GOVERNMENTAL UNIT 18. Nature, location and name of business None If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case. **NAME** LAST FOUR DIGITS OF **ADDRESS** NATURE OF BUSINESS BEGINNING AND SOCIAL-SECURITY OR **ENDING DATES** 

TAX	ER INDIVIDUAL PAYER-I.D. NO. / COMPLETE EIN			
Wm. Link Heavy Equipment Operator, LLC	20-3341840	30 Oak Knoll Avenue Lake Villa, Illinois	Sewer / Water Excavating	August, 2005 to Present
Janice Link d/b/a JDK Interors	xxx-xx-3466	30 Oak Knoll Avenue Lake Villa, Illinois	Painting	1989 to Present (Not Active)

Signature of Bankruptcy Petition Preparer

None	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.				
	NAME	ADDRESS			
	[Ouestions 19 -	25 are not applica	able to this case]		
		* * * * * *	-		
[If comp	oleted by an individual or individua	l and spouse]			
	under penalty of perjury that I have reachest thereto and that they are true and con		e foregoing statement of financial affairs and any		
Novem	ber 3, 2009	_ Signature _	/s/ William Link		
·		of Debtor	WILLIAM LINK		
Novem	ber 3, 2009	_ Signature _	/s/ Janice K. Link		
·		of Joint Debtor	JANICE K. LINK		
	_	0 continuation sheets atta	ached		
_		4			
Pe	nalty for making a false statement: Fi	ne of up to \$500,000 or impr	risonment for up to 5 years, or both. 18 U.S.C. §152 and 357		
	DECLARATION AND SIGNATURE	E OF NON-ATTORNEY BA	ANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 1		
declare under pensation and h	penalty of perjury that: (1) I am a ban ave provided the debtor with a copy of lines have been promulgated pursuant wen the debtor notice of the maximum a	kruptcy petition preparer as this document and the notic to 11 U.S.C. § 110 setting a	defined in 11 U.S.C. § 110; (2) I prepared this document frees and required under 11U.S.C. §§ 110(b), 110(h), and 342(b) a maximum fee for services chargeable by bankruptcy petitic document for filing for a debtor or accepting any fee from the		
nd or Tuned No	ame and Title, if any, of Bankruptcy Peti	ition Property	Social Security No. (Required by 11 U.S.C. § 110(c).)		
• •	on preparer is not an individual, state the nan	•	ial security number of the officer, principal, responsible person, or		

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

Date

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

B8 (Official Form 8) (12/08)

### Document

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## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	William Link & Janice K. Link			
In re			Case No.	
111 10	Debtor	,	Cusc 110.	Chapter 7

#### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

	7
Property No. 1	
Creditor's Name: ABN Amro Mortgage Group	Describe Property Securing Debt: Marital Residence
Property will be (check one):  Surrendered  Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	
Property is (check one):	
	Not claimed as exempt
E Claimed as exempt	tot claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name: Associated Bank Corp.	Describe Property Securing Debt: Marital Residence
Property will be (check one):	
☐ Surrendered	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	(for example, avoid non
Property is (check one):	
	Not claimed as exempt

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Property		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
2continuation sheets attached (if a.	ny)	•
	-5,	
declare under penalty of perjury that		
Estate securing debt and/or personal p	roperty subject to an unexpired lease.	•
Date: November 3, 2009	/s/ William Link	
	Signature of Debtor	
	/s/ Janice K. Link	
	Signature of Joint Debt	or

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION (Continuation Sheet)

### **PART A** - Continuation

Property No: 3			
Creditor's Name: Chase Manhattan		Describe Property Securing Marital Residence	; Debt:
Property will be (check one):			
Surrendered	<b>V</b> Retained		
If retaining the property, I intend to	(check at least one):		
Redeem the property			
Reaffirm the debt			
Other. Explain			(for example, avoid lien
using 11 U.S.C.§522(f)).			
Property is <i>(check one):</i> Claimed as exempt		Not claimed as exempt	
Property No: 4			
Property No: 4  Creditor's Name: Associated Bank		Describe Property Securing Rental Property	g Debt:
Creditor's Name:		<b>Describe Property Securing</b> Rental Property	g Debt:
Creditor's Name: Associated Bank	<b>√</b> Retained	Describe Property Securing Rental Property	; Debt:
Creditor's Name: Associated Bank  Property will be (check one):		<b>Describe Property Securing</b> Rental Property	g Debt:
Creditor's Name: Associated Bank  Property will be (check one):		<b>Describe Property Securing</b> Rental Property	g Debt:
Creditor's Name: Associated Bank  Property will be (check one):  Surrendered  If retaining the property, I intend to		Describe Property Securing Rental Property	g Debt:
Creditor's Name: Associated Bank  Property will be (check one):  Surrendered  If retaining the property, I intend to (	(check at least one):	Rental Property	g Debt: (for example, avoid lien
Creditor's Name: Associated Bank  Property will be (check one):  Surrendered  If retaining the property, I intend to ( Redeem the property  Reaffirm the debt	(check at least one):	Rental Property	

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION (Continuation Sheet)

### **PART A** - Continuation

Dromostry Moy 5		7	
Property No: 5  Creditor's Name: Toyota Motor Credit		Describe Property Securing De 2004 Lexus (64,000 miles)	bt:
Property will be (check one):  Surrendered  If retaining the property, I intend to (check at  Redeem the property  Reaffirm the debt  Other. Explain  using 11 U.S.C.§522(f)).	Retained least one):		(for example, avoid lien
Property is <i>(check one):</i> Claimed as exempt		Not claimed as exempt	
Property No: 6			
Creditor's Name: Chrysler Financial		Describe Property Securing De 2008 Dodge Truck (36,000 n	<b>bt:</b> niles)
Property will be (check one):	<b>√</b> Retained		
If retaining the property, I intend to (check at	least one):		
Redeem the property			
▼ Reaffirm the debt			(6 1 :11:
Using 11 U.S.C.§522(f)).			(for example, avoid lien
Property is (check one):  Claimed as exempt		Not claimed as exempt	

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re:	Case Number:
William Link Janice K. Link	Chapter 7
VERIFIC	ATION OF MAILING MATRIX
The above-named Debtor(s) he true and correct to the best of n	ereby verifies that the attached list of creditors is ny (our) knowledge.
Dated:	_
	Debtor
	Joint Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055

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ABN Amro Mortgage Group P. O. Box 79022 MS322 St. Louis, MO 63179 BP Oil / Citibank Attn: Centralized Bankruptcy P. O. Box 20507 Kansas City, MO 64195 Citgo/Citibank P. O. Box 6497 Sioux Falls, SD 57117

Advocate Condell Medical 810 East Park

Libertyville, IL 60048

Suite 132

CBC/AES/NCT 1200 North 7th Street Harrisburg, PA 17102 Citibank P. O.o Box 6241 Sioux Falls, SD 57117

American Express
3200 Commerce Parkway

3200 Commerce Parkway MD1901-06

Merrimar, FL 33025

Chase 800 Brooksedge Blvd Westerville, OH 43081 Citibank / BP Oil P. O. Box 6497 Sioux Falls, SD 57117

Associated Bank 1305 Main Street

Stevens Point, WI 54481

Chase

Bankruptcy Correspondence

P. O. Box 15298

Wilmington, DE 19850

Citibank USA

Attn.: Centralized Bankruptcy

P. O. Box 20507

Kansas City, MO 64195

Associated Bank 1305 Main Street Stevens Point, WI 54481

P. O. Box 77279 Houston, TX 77279

Chase

Citibank/The Home Depot 7920 NW 110th Street Kansas City, MO 64153

Associated Bank 1305 Main Street Stevens Point, WI 54481 Chase / BP 800 Brooksedge Blvd Westerville, OH 43081 CitiMortgage, Inc. P. O. Box 183040 Columbus, OH 43218

Associated Bank Corp 1305 Main Street Stevens Point, WI 54481

Chase Manhatten Attn: Bankruptcy Dept P. O. Box 100018 Kennesaw, GA 30156 Exxon Mobile /Citibank Attn.: Centralized Bankruptcy P. O. Box 20507

Kansas City, MO 64195

Associated Bank Corp 1305 Main Street Stevens Point, WI 54481 Chrysler Credit P. O. Box 8065 Royal Oak, MI 48068 Exxon Mobile/Citibank Attn.: Centralized Bankruptcy P. O. Box 20507 Kansas City, MO 64195

Bank of America 4060 Ogletown/stan Newark, DE 19713 Chrysler Financial 27777 Franklin Road Southfield, MI 48034 Exxon Mobile/Citibank P. O. Box 6497 Sioux Falls, SD 57117

Bank Of America P. O. Box 84006 Columbus, GA 31908 Citgo Oil / Citibank Attn: Centralized Bankruptcy P. O. Box 20507 Kansas City, MO 64195 Exxon Mobile/Citibank P. O. Box 6497 Sioux Falls, SD 57117

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Fia Csna P. O. Box 17054 Wilmington, DE 19850 IHC - Libertyville Emergency Phys 111 East Wisconsin Avenue **Suite 2000** Milwaukee, WI 53202

Sallie Mae 1002 Arthur Drive Lynn Haven, FL 32444

Fia Csna

P. O. Box 17054 Wilmington, DE 19850 JDK Interiors

Sams Club

Attn: Bankruptcy Dept P. O. Box 103104 Roswell, GA 30076

Fia Csna

P. O. Box 26012 NC4-105-02-77 Greensboro, NC 27410 Kohls/Chase

N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Shell Oil / Citibank

Attn.: Centralized Bankruptcy

P. O. Box 20507

Kansas City, MO 64195

Gazz Group, SC P. O. Box 8031 Appleton, WI 65912 **Kubota Credit Corporation** P. O. Box 0559

Carol Stream, IL 60132-0559

Shell/Citibank P. O. Box 6497

Sioux Falls, SD 57117

GEMB/Lowes P. O. Box 981400 El Paso, TX 79998 Laboratory Corp of America

P. O. Box 2240

Burlington, NC 27216-2240

Spine Neurosurgery Institute

of NE Wisconsin 835 South Main Street Oconto Falls, WI 54154

GEMB/Sams Club Attention: Bankruptcy P. O. Box 103106 Roswell, GA 30076

Lake County Radiology Assoc.

36104 Treasury Ctr Chicago, IL 60694-6100 State Bank of the Lakes 440 Lake Street Antioch, IL 60002

GEMB/Sams Club P. O. Box 981400 El Paso, TX 79998 Lowes / MBGA Attn: Bankruptcy Dept P. O. Box 103106 Roswell, GA 30076

Tenant

Lake Villa, Illinois

GEMB/Sams Club P. O. Box 981416 El Paso, TX 79998 Midwest Diagnostic Pathology

75 Remittance Drive

**Suite 3070** 

Chicago, IL 60675-3070

The Home Depot/Citibank

P. O. Box 6497 Sioux Falls, SD 57117

HSBC / Menards Bankruptcy Department P. O. Box 3425

Buffalo, NY 14240-9733

National City P. O. Box 2349 Kalamazoo, MI 49003-2349 Toyota Motor Credit P. O. Box 8026

Cedar Rapids, IA 52408-8026

HSBC/Menards 90 Christiana Road

New Castle, DE 19720

Reema Sanghvi, MD P. O. Box 25033 Santa Ana, CA 92799-5033 US Bank

Attn: Bankruptcy Dept P. O. Box 5229 Cincinnati, OH 45201

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WFNB / HOBO 800 Walnut Street Des Moines, IA 50309

Zale/Citibank Attn.: Centralized Bankruptcy P. O. Box 20507 Kansas City, MO 64195

Zales/Citibank P. O. Box 6497 Sioux Falls, SD 57117

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## United States Bankruptcy Court Northern District of Illinois

Iı	n re William Link & Janice K. Link	Case No
		Chapter7
Г	Debtor(s)	
	DISCLOSURE OF COMPEN	NSATION OF ATTORNEY FOR DEBTOR
ar	nd that compensation paid to me within one year be	2016(b), I certify that I am the attorney for the above-named debtor(s) efore the filing of the petition in bankruptcy, or agreed to be paid to me, for services s) in contemplation of or in connection with the bankruptcy case is as follow s:
Fo	or legal services, I have agreed to accept	\$\$ \$
Pi	rior to the filing of this statement I have received	\$ 2,551.00
В	alance Due	\$\$ \$\$
2. T	he source of compensation paid to me was:	
	☑ Debtor ☐ Other (specif	fy)
3. T	The source of compensation to be paid to me is:	*
	☑ Debtor ☐ Other (specif	fy)
-	I have not agreed to share the above-disclosed lates of my law firm.	d compensation with any other person unless they are members and
of my l		mpensation with a other person or persons who are not members or associates list of the names of the people sharing in the compensation, is attached.
i. I	n return for the above-disclosed fee, I have agreed	d to render legal service for all aspects of the bankruptcy case, including:
ŀ	<ul> <li>Preparation and filing of any petition, schedules,</li> </ul>	rendering advice to the debtor in determining whether to file a petition in bankruptcy; , statements of affairs and plan which may be required;
	c. [Other provisions as needed] n confirmation of written Post-Petition Fee A	greement for payment of Balance Due, representation of the Debtor at the
	ing of creditors and confirmation hearing, and	
6. Repr	By agreement with the debtor(s), the above-disclo	sed fee does not include the following services:  lings and other contested bankruptcy matters.
Кері	isolitation of the debior in adversary proceed	migs and other contested bankruptey matters.
		CERTIFICATION
	I certify that the foregoing is a complete state debtor(s) in the bankruptcy proceeding.	ement of any agreement or arrangement for payment to me for representation of the
	November 3, 2009	/s/ James T. Magee
	Date	Signature of Attorney
		Magee, Negele & Associates, P.C.

Name of law firm

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jar	illiam Li nice K. I	Link )		Chapter 7 Bankruptcy Case No.
Ι	Debtor(s	). )		
		DECLARATION REGARDING Signed by Debtor(s) or Co To Be Used When Fili	orp	porate Representative
PART A.		CLARATION OF PETITIONER completed in all cases.		Date:
	, the und informat provided installment attorney Court. Ioundersta	ion I(we) have given my (our)attorney, including in the electronically filed petition, statements, ents, and Application for Waiver of the Chapter sending the petition, statements, schedules, and we) understand that this DECLARATION must	ng o sch r 7 l d th st bo	nember, hereby declare under penalty of perjury that the correct social security number(s) and the information nedules, and if applicable, application to pay filing fee in Filing Fee, is true and correct. I(we) consent to my(our) is DECLARATION to the United States Bankruptcy e filed with the Clerk in addition to the petition. I(we) suse this case to be dismissed pursuant to 11 U.S.C.
B.		* * *		er is an individual (or individuals) whose (or have) chosen to file under chapter 7.
	$\boxtimes$		der	r chapter 7, 11, 12, or 13 of Title 11 United States each such chapter; I(we) choose to proceed under with chapter 7.
C.		checked and applicable only if the petitive entity.	on	is a corporation, partnership, or limited
				ation provided in this petition is true and correct and that I f of the debtor. The debtor requests relief in accordance
	Signatu	nre:	Ş	Signature:
		(Debtor or Corporate Officer, Partner or Memb	ber)	(Joint Debtor)